
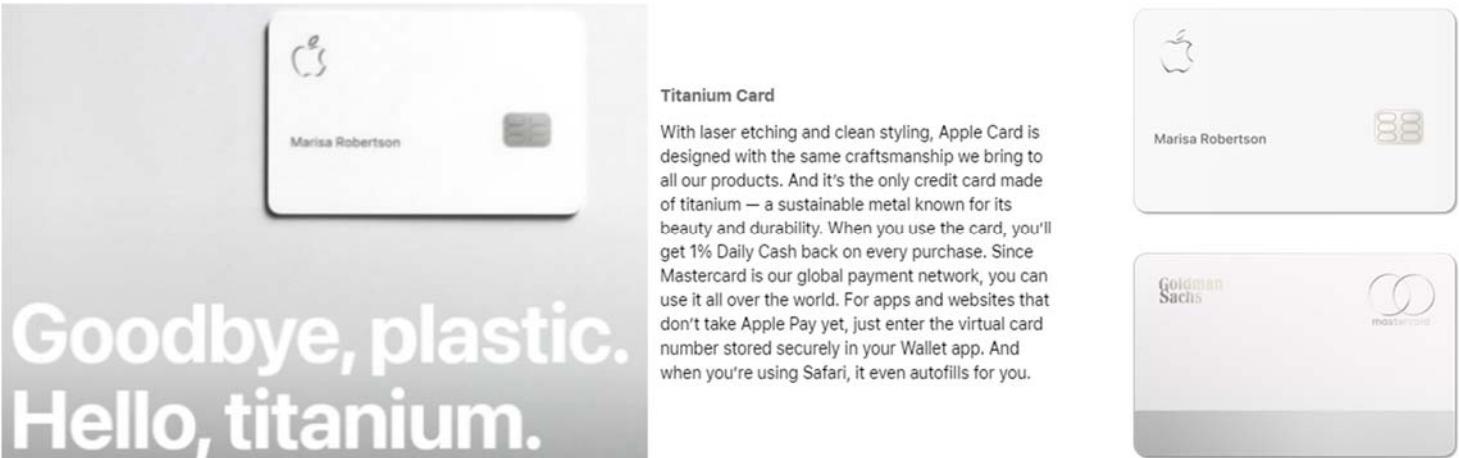

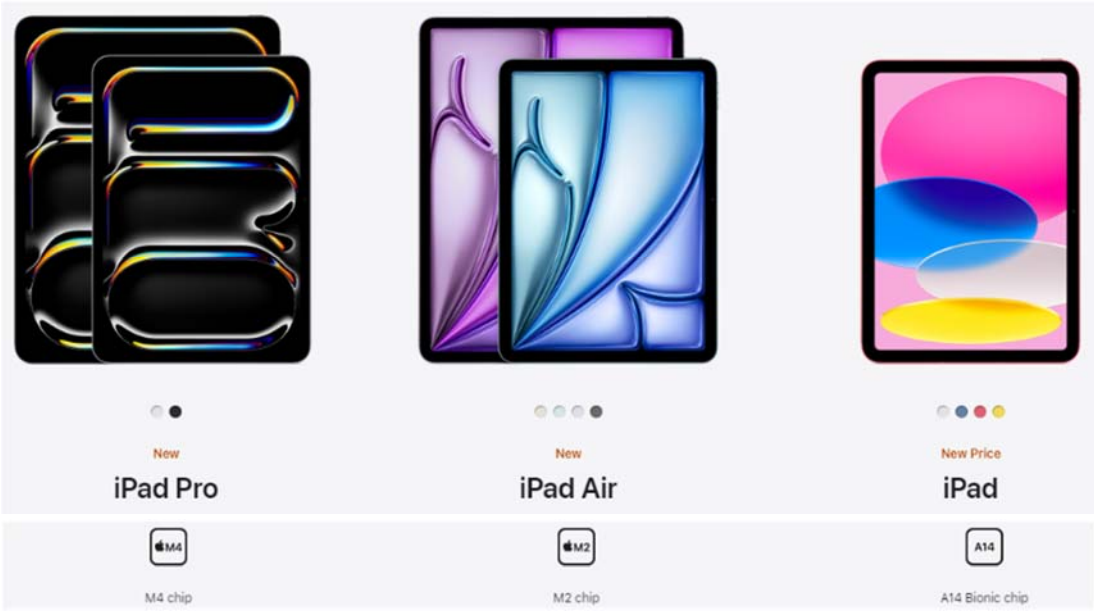
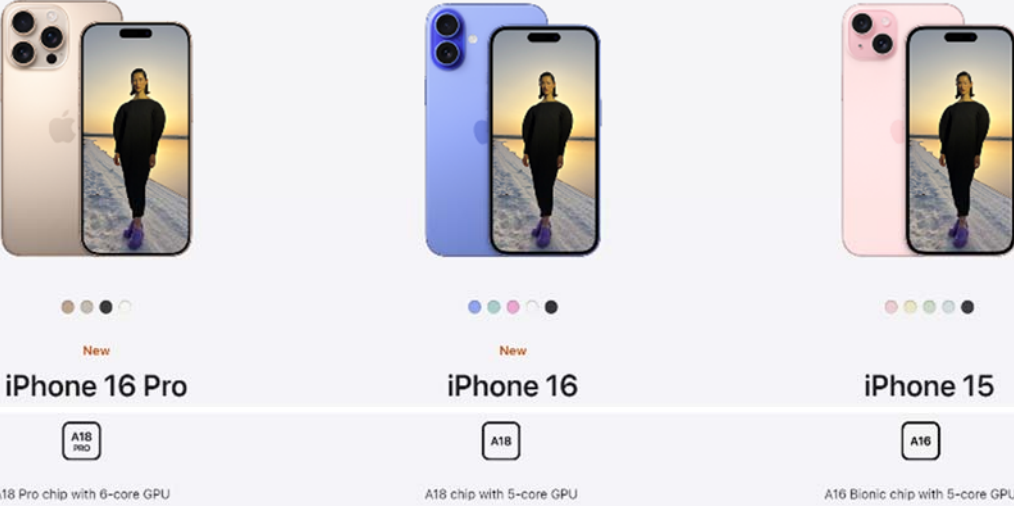
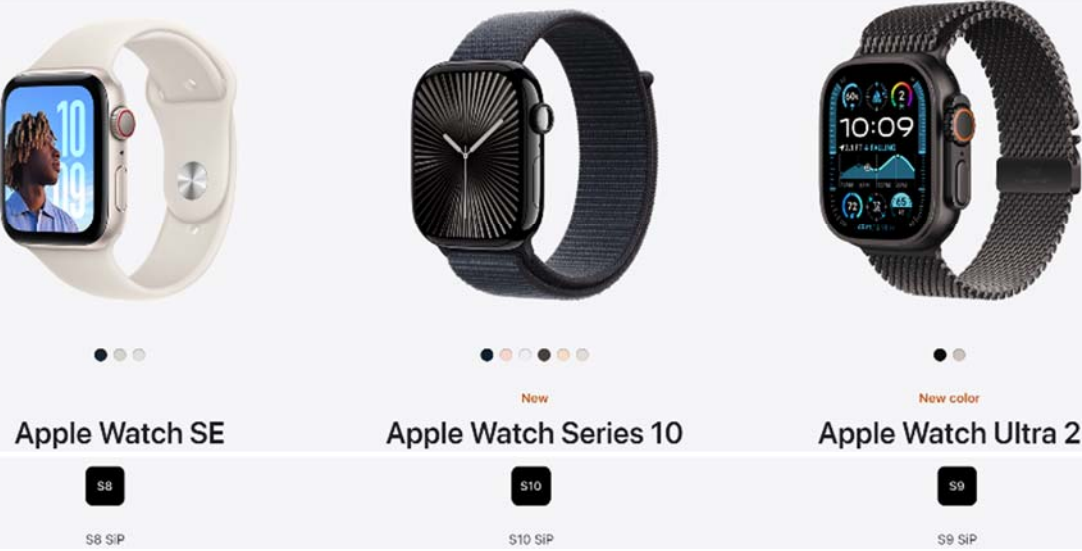


Exhibit K


Exhibit K - U.S. Patent No. 11,328,286

<p>Claim No.</p> <p>20[pre]: A payment system comprising:</p>	<p>Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card</p> <p>The combination of an Apple Pay and/or Apple Wallet-enabled computing device with an Apple Card is a payment system.</p>  <p><i>See, e.g., Apple Card, Apple, https://www.apple.com/apple-card/; Apple Pay, Apple, https://www.apple.com/apple-pay/.</i></p>
<p>20[a]: a payment card device, free of any depictions of fixed payment numbers thereon, and operable for use in payment card reader equipment; and</p>	<p>The Apple Card is a payment card device, free of any depictions of fixed payment numbers thereon, and operable for use in payment card reader equipment.</p>  <p><i>See, e.g., Apple Card, Apple, https://www.apple.com/apple-card/ (“The titanium card has no visible numbers. Not on the front. Not on the back. Which gives you an enhanced level of security.”).</i></p>

<p>Claim No.</p> <p>20[b]: a computing device comprising:</p>	<p>Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card</p> <p>An Apple Pay and/or Apple Wallet-enabled computing device is a computing device.</p>  <p>At stores and more. Apple Pay is accepted at over 85 percent of retailers in the U.S., so you can likely use it wherever and however you want. If you're not sure, just ask. Apple Pay works anywhere that takes contactless payments — from vending machines and grocery stores to taxis and subway stations.</p> <p>In apps and online. Use Apple Pay for purchases in Safari on your iPhone, iPad, or Mac. You can skip the lengthy checkout forms and pay with just a touch or a glance. Or use Apple Pay to subscribe to services like Apple Music, Apple News+, and Apple TV+, buy apps and games on the App Store, and upgrade your iCloud storage.</p> <p>See, e.g., <i>Apple Pay</i>, Apple, https://www.apple.com/apple-pay/; Abby Ferguson, <i>How to set up Apple Pay</i>, Popular Sci. (May 12, 2024 3:04 PM EDT), https://www.popsoci.com/diy/how-to-set-up-apple-pay/ (“[The Wallet app] is pre-installed on Apple devices, so you won’t need to install it first.”).</p>
<p>20[c]: a processor;</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a processor.</p>  <p>[...]</p> <p>See, e.g., <i>iPad</i>, Apple, https://www.apple.com/ipad/.</p>

Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<div data-bbox="489 204 1635 706">  <p>[. . .]</p> </div> <p data-bbox="489 711 1161 743"><i>See, e.g., iPhone, Apple, https://www.apple.com/iphone/.</i></p> <div data-bbox="489 776 1635 1323">  <p>[. . .]</p> </div> <p data-bbox="489 1328 1140 1360"><i>See, e.g., Watch, Apple, https://www.apple.com/watch/.</i></p>

Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p data-bbox="489 203 779 240">Secure Element</p> <p data-bbox="489 261 1539 488">The Secure Element hosts a specially designed applet to manage Apple Pay. It also includes applets certified by payment networks or card issuers. Credit, debit, or prepaid card data is sent from the payment network or card issuer encrypted to these applets using keys that are known only to the payment network or card issuer and the applets' security domain. This data is stored within these applets and protected using the Secure Element's security features. During a transaction, the terminal communicates directly with the Secure Element through the near-field-communication (NFC) controller over a dedicated hardware bus.</p> <p data-bbox="489 500 1766 558"><i>See, e.g., Apple Platform Security, How Apple Pay keeps users' purchases protected</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/how-apple-pay-keeps-users-purchases-protected-seccb53a35f0/web.</p>
20[d]: a memory;	<p data-bbox="489 570 1455 597">An Apple Pay and/or Apple Wallet-enabled computing device includes a memory.</p> <p data-bbox="489 634 772 678">Device storage</p> <p data-bbox="489 699 1528 792">An Apple device like an iPhone, iPad, or Mac comes with a set amount of storage. The more storage your device has, the more music, apps, photos, and other content you can store on that device. If your device storage is almost full or full, you might get an alert.</p> <p data-bbox="489 803 1976 862"><i>See, e.g., What's the difference between device storage and iCloud storage?</i>, Apple (Sept. 16, 2024), https://support.apple.com/en-us/102670; <i>If your Apple Watch storage is full</i>, Apple (Sept. 16, 2024), https://support.apple.com/en-us/102407.</p> <p data-bbox="489 899 779 937">Secure Element</p> <p data-bbox="489 964 1539 1187">The Secure Element hosts a specially designed applet to manage Apple Pay. It also includes applets certified by payment networks or card issuers. Credit, debit, or prepaid card data is sent from the payment network or card issuer encrypted to these applets using keys that are known only to the payment network or card issuer and the applets' security domain. This data is stored within these applets and protected using the Secure Element's security features. During a transaction, the terminal communicates directly with the Secure Element through the near-field-communication (NFC) controller over a dedicated hardware bus.</p> <p data-bbox="489 1203 1766 1261"><i>See, e.g., Apple Platform Security, How Apple Pay keeps users' purchases protected</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/how-apple-pay-keeps-users-purchases-protected-seccb53a35f0/web.</p>

Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
<p>20[e]: a wireless interface;</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a wireless interface.</p> <p>Connect to a Wi-Fi network</p> <ol style="list-style-type: none"> 1. From your Home screen, go to Settings > Wi-Fi. 2. Turn on Wi-Fi. Your device will automatically search for available Wi-Fi networks. 3. Tap the name of the Wi-Fi network that you want to join. Before you can join the network, you might be asked to enter the network's password or agree to terms and conditions. <p>After you join the network, you'll see a blue checkmark ✓ next to the network and the connected Wi-Fi icon  in the upper corner of your display. If you don't know the password to the Wi-Fi network, contact your network administrator.</p> <p><i>See, e.g., Connect to Wi-Fi on your iPhone, iPad, or iPod touch, Apple (May 20, 2024), https://support.apple.com/en-us/111107.</i></p> <p>Turn cellular data on or off</p> <p>To turn cellular data on or off, go to Settings, then tap Cellular or Mobile Data. If you're using an iPad, you might see Settings > Cellular Data.</p> <p>Depending on your carrier and device, you might have additional options listed under Cellular Data Options:</p> <ul style="list-style-type: none"> • Enable LTE, 4G, or 3G: You can select what type of network connection to use for voice and data. Learn more about these options. Learn about data options with 5G on your iPhone or iPad. • Turn Voice Roaming on or off: With CDMA networks, you can turn off Voice Roaming to avoid charges from using other carriers' networks. • Turn Data Roaming on or off: When you're traveling internationally, you can turn off data roaming to avoid roaming charges. If you have an international data plan, you may need to keep Data Roaming on. Learn more about travelling internationally with your iPhone or iPad. <p><i>See, e.g., Use cellular data on your iPhone or iPad, Apple (Sept. 16, 2024), https://support.apple.com/en-us/109323.</i></p> <p>Choose a Wi-Fi network</p> <ol style="list-style-type: none"> 1. Open the Settings app on your Apple Watch. 2. Tap Wi-Fi. Your device automatically searches for networks. 3. Tap the name of the network that you want to join. If you have Apple Watch Series 6 or later, you can connect to 2.4GHz or 5GHz Wi-Fi networks. Apple Watch Series 5 and earlier, and Apple Watch SE, can connect only to 2.4GHz Wi-Fi networks. 4. If asked, enter the password using Scribble or the Apple Watch keyboard. 5. Tap Join. <p><i>See, e.g., Connect your Apple Watch to Wi-Fi, Apple (Apr. 26, 2024), https://support.apple.com/en-us/111818.</i></p>

[. . .]


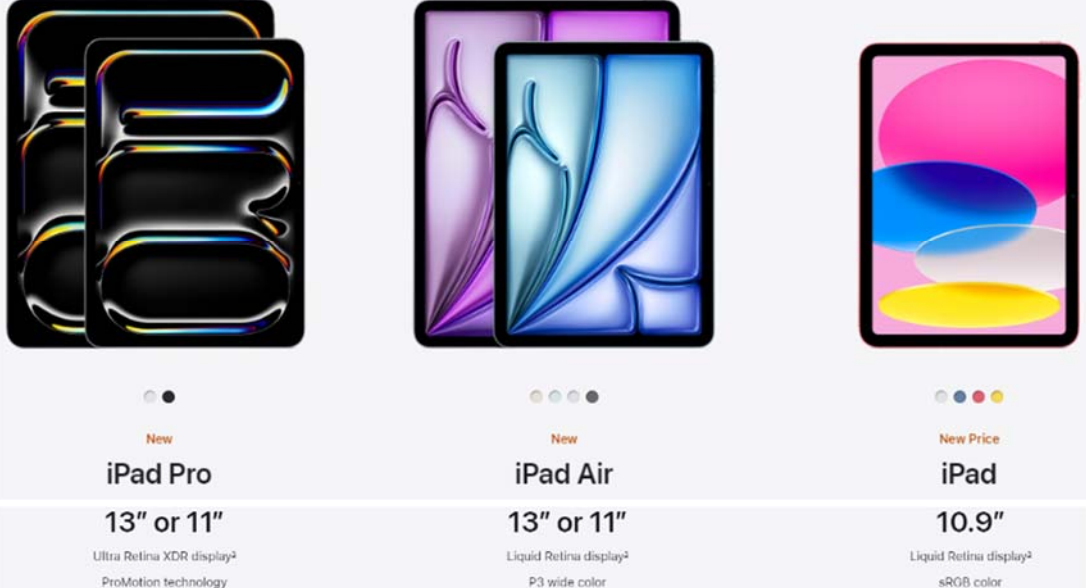






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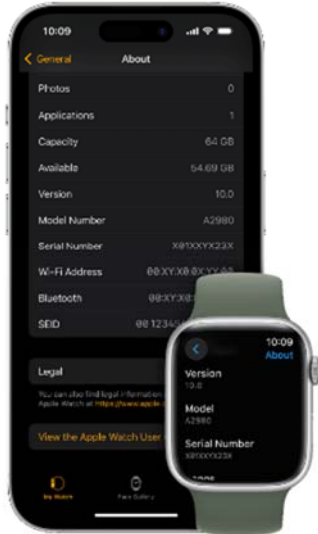

Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p>Connect to a cellular network</p> <p>Your Apple Watch with cellular automatically switches to the most power-efficient wireless available: It can connect to your iPhone when it's nearby, a Wi-Fi network, or cellular. When your watch connects to cellular, it uses LTE networks. If LTE isn't available, your watch will try to connect to UMTS if your carrier supports it.</p> <p>When your watch connects to a cellular network, you can check the signal strength from Control Center or the Cellular complication that you can add to most watch faces. To open Control Center, touch and hold the bottom of the screen, then swipe up.</p> <p><i>See, e.g., Set up cellular on Apple Watch, Apple (Jul. 10, 2024), https://support.apple.com/en-us/119601.</i></p> 
<p>20[f]: a touch-screen user interface operable to provide a visual user-interface for user payment interactions; and</p> <p>20[g]: a user-input device coupled to the processor, and</p>	<p>An Apple Pay- and/or Apple Wallet-enabled computing device includes a touch-screen user interface operable to provide a visual user-interface for user payment interactions and a user input device coupled to the processor.</p>  <p><i>See, e.g., iPad, Apple, https://www.apple.com/ipad/.</i></p>

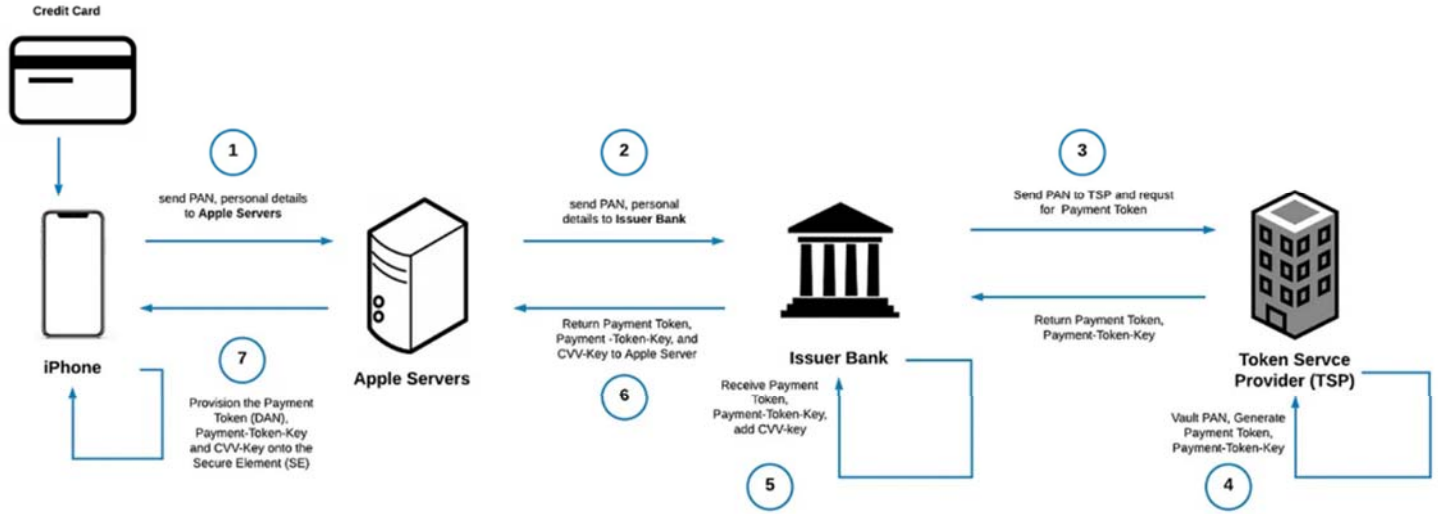
Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<div data-bbox="489 204 1638 763"> <div> <div>iPhone 16 Pro Max</div>  <div>6.9"</div> </div> <div> <div>iPhone 16 Pro</div>  <div>6.3"</div> </div> <div> <div>iPhone 16</div>  <div>6.1"</div> </div> </div> <div data-bbox="489 795 1585 860"> <div>Super Retina XDR display¹</div> <div>Super Retina XDR display¹</div> <div>Super Retina XDR display¹</div> <p>See, e.g., <i>Compare iPhone Models</i>, Apple, https://www.apple.com/iphone/compare/.</p> </div> <div data-bbox="489 885 1694 1445">  <div> <div>Apple Watch SE</div> <div>Retina display Up to 1000 nits</div> </div> <div> <div>Apple Watch Series 10</div> <div>Always-On Retina display Up to 2000 nits</div> </div> <div> <div>Apple Watch Ultra 2</div> <div>Always-On Retina display Up to 3000 nits</div> </div> <p>[. . .]</p> </div> <p>See, e.g., <i>Watch</i>, Apple, https://www.apple.com/watch/.</p>

Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p data-bbox="489 203 1375 300">How to pay using Apple Pay in stores and other places</p> <p data-bbox="489 321 1438 378">With your iPhone or Apple Watch, you can use Apple Pay in stores, restaurants, gas stations, taxis, or wherever you see the appropriate contactless payment symbols.¹</p> <p data-bbox="489 430 735 459">Pay with your iPhone</p> <ol data-bbox="489 479 976 898" style="list-style-type: none"> 1. To use your default card: <ul style="list-style-type: none"> ◦ If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet. ◦ If your iPhone has Touch ID, double-click the Home button. 2. To use a different card, tap your default card to see your other cards. Tap a new card and authenticate. 3. Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display. <p data-bbox="489 979 802 1008">Pay with your Apple Watch</p> <ol data-bbox="489 1027 951 1222" style="list-style-type: none"> 1. Double-click the side button. 2. Your default card opens automatically. Scroll down to choose another card. 3. Hold the display of your Apple Watch near the contactless reader until you feel a gentle tap and hear a beep. <div data-bbox="1010 427 1444 946">  </div> <div data-bbox="1010 979 1283 1284">  </div>


Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p>How to use Apple Pay online or in apps</p> <p>You can use Apple Pay to pay online or in apps when you see Apple Pay as a payment option.^{2,3}</p> <ol style="list-style-type: none"> 1. Tap the Apple Pay button or choose Apple Pay as your payment method. 2. To pay with a different card, tap Other Cards & Pay Later Options or Change Payment Method to change your default card. 3. If necessary, enter your billing, shipping, and contact information. Apple Pay stores that information, so you won't need to enter it again. 4. Confirm the payment. <ul style="list-style-type: none"> ◦ iPhone or iPad with Face ID: Double-click the side button, then use Face ID or your passcode. ◦ iPhone or iPad without Face ID: Use Touch ID or your passcode. ◦ Apple Vision Pro: Use Optic ID or your passcode. ◦ Apple Watch: Double-click the side button. ◦ Mac with Touch ID: Place your finger on Touch ID. ◦ Mac without Touch ID: Confirm the payment on your Bluetooth-connected iPhone or Apple Watch. Make sure that you're signed in to the same Apple Account on all devices. 5. When your payment is successful, you'll see Done and a checkmark on the screen. <p><i>See, e.g., Make purchases using Apple Pay, Apple (Sept. 24, 2024), https://support.apple.com/en-us/102626.</i></p>
20[h]: wherein the memory is operable to store a transaction sequence count, a static device account number and secrets limited to the computing device;	<p>An Apple Pay and/or Apple Wallet-enabled computing device includes a memory that is operable to store a transaction sequence count, a static device account number and secrets limited to the computing device.</p> <p>When you add credit, debit, prepaid, or transit cards [. . .]</p> <p>After your card is approved, your bank, your bank's authorized service provider, or your card issuer creates a device-specific Device Account Number, encrypts it, and sends it along with other data (such as the key used to generate dynamic security codes that are unique to each transaction) to Apple. The Device Account Number can't be decrypted by Apple but is stored in the Secure Element—an industry-standard, certified chip designed to store your payment information safely—on your device. Unlike with usual credit or debit card numbers, the card issuer can prevent its use on a magnetic stripe card, over the phone, or on websites. The Device Account Number in the Secure Element is isolated from iOS, watchOS, and macOS, is never stored on Apple servers, and is never backed up to iCloud.</p> <p><i>See, e.g., Apple Pay security and privacy overview, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554.</i></p>

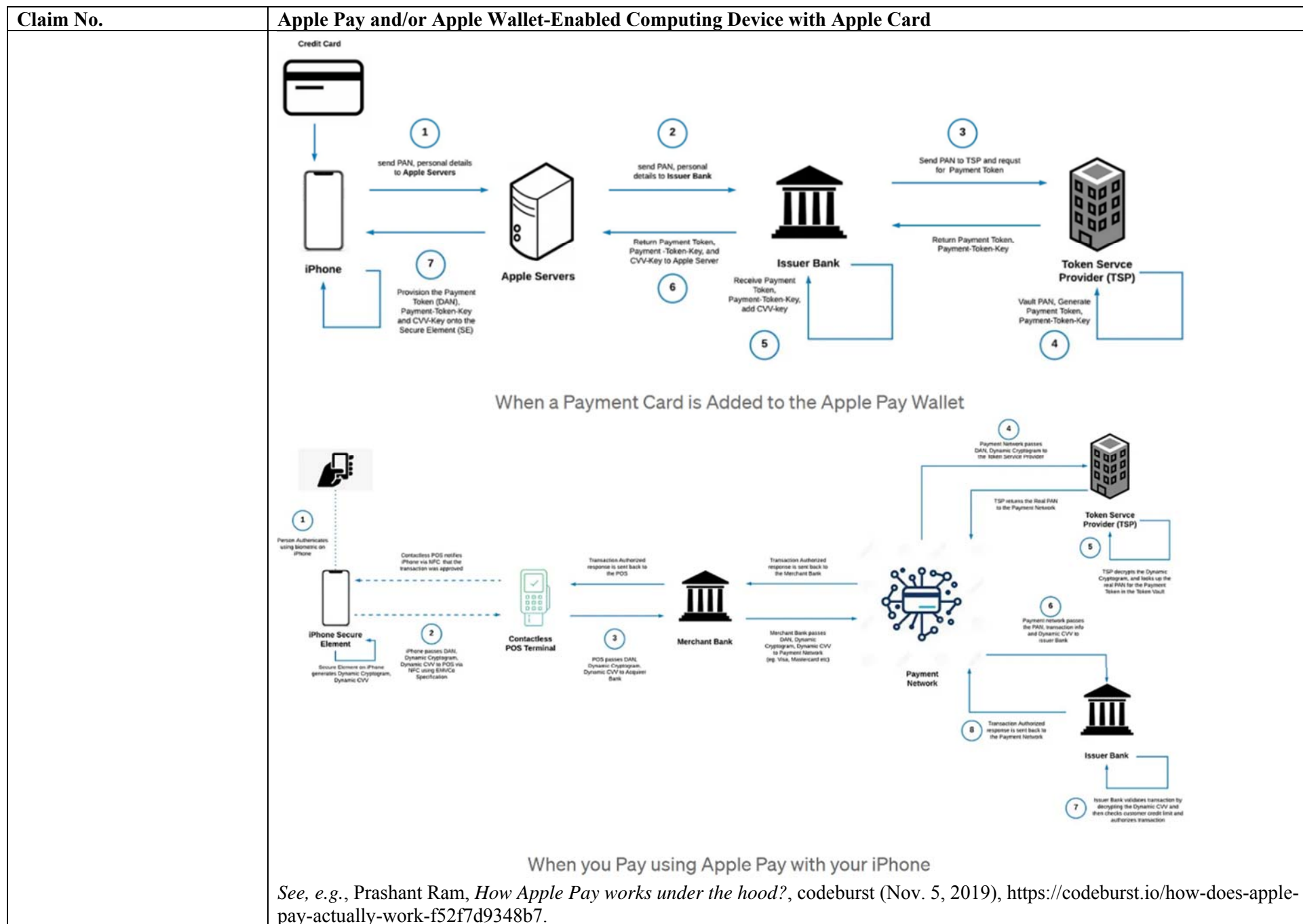
Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p data-bbox="489 199 1398 240">Using a payment cryptogram for dynamic security</p> <p data-bbox="489 256 1535 418">Payment transactions originating from the payment applets include a payment cryptogram along with a Device Account Number. This cryptogram, a one-time code, is computed using a transaction counter and a key. The transaction counter is incremented for each new transaction. The key is provisioned in the payment applet during personalization and is known by the payment network or the card issuer or both. Depending on the payment scheme, other data may also be used in the calculation, including:</p> <ul data-bbox="489 443 1346 516" style="list-style-type: none">• A Terminal Unpredictable Number, for near-field-communication (NFC) transactions• An Apple Pay server nonce, for transactions within apps <p data-bbox="489 524 1948 597"><i>See, e.g., Apple Platform Security, Payment authorization with Apple Pay</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web.</p> <p data-bbox="489 638 1308 678">What is Advanced Fraud Protection?</p> <p data-bbox="489 703 1522 792">Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p data-bbox="489 816 1509 938">You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p data-bbox="489 946 1934 971"><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Jan. 10, 2024), https://support.apple.com/en-us/102427.</p>

Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p data-bbox="489 204 1079 237">How to find the Serial Number or IMEI</p> <div data-bbox="489 245 804 776">  </div> <div data-bbox="1094 493 1512 586"> <ol style="list-style-type: none"> 1. On your Apple Watch, open the Settings app. 2. Tap General > About, then scroll down. 3. Look for Serial Number or IMEI. </div> <p data-bbox="1094 610 1694 631">If you don't have your Apple Watch, you can use your iPhone instead:</p> <div data-bbox="1094 656 1543 748"> <ol style="list-style-type: none"> 1. On your iPhone, open the Apple Watch app. 2. Tap the My Watch tab, then tap General > About. 3. Look for Serial Number or IMEI. </div> <p data-bbox="1094 764 1562 786">The IMEI is available on Apple Watch GPS + Cellular models only.</p> <p data-bbox="489 794 1940 854"><i>See, e.g., How to find the serial number or IMEI for your Apple Watch, Apple (Oct. 23, 2024), https://support.apple.com/en-us/108040.</i></p> <p data-bbox="489 886 1323 979">Find your serial number, IMEI/MEID, or ICCID in Settings</p> <div data-bbox="489 992 1224 1045"> <ol style="list-style-type: none"> 1. Go to Settings > General and tap About. 2. Look for the serial number. You might need to scroll down to find the IMEI/MEID, and ICCID. </div> <div data-bbox="527 1062 852 1341">  </div> <p data-bbox="489 1349 1986 1409"><i>See, e.g., Find the serial number or IMEI on your iPhone, iPad, or iPod touch, Apple (Dec. 6, 2023), https://support.apple.com/en-us/108037.</i></p>

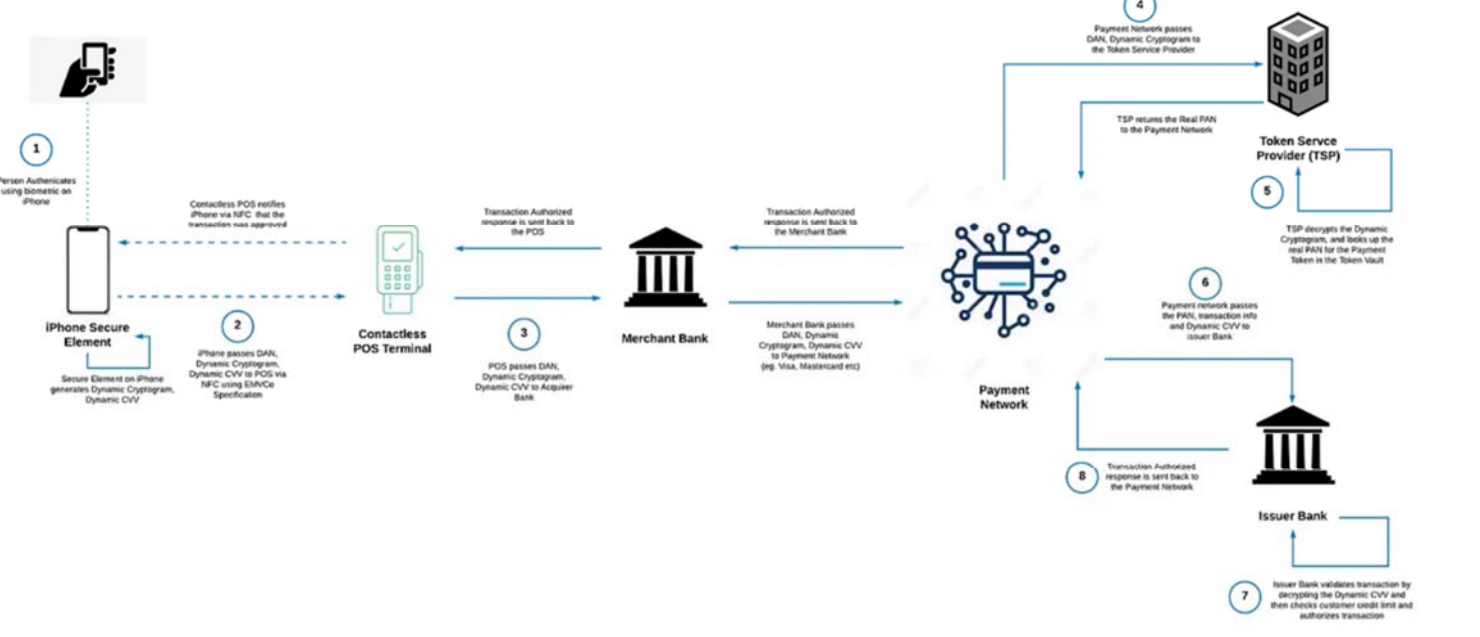
Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	 <p style="text-align: center;">When a Payment Card is Added to the Apple Pay Wallet</p> <p><i>See, e.g., Prashant Ram, How Apple Pay works under the hood?, codeburst (Nov. 5, 2019), https://codeburst.io/how-does-apple-pay-actually-work-f52f7d9348b7.</i></p>
<p>20[i]: wherein the computing device is operable to receive, store, display and transmit issuer-provided payment information, associated with, but not depicted on, the payment card device;</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device is operable to receive, store, display and transmit issuer-provided payment information, associated with, but not depicted on, the payment card device</p> <h2 style="margin-top: 20px;">How to find the card numbers associated with your Apple Card</h2> <p>Your titanium Apple Card has no card number or other secure information on it. Instead, all of your Apple Card information is securely stored on your device.</p> <h3 style="margin-top: 10px;">Find your virtual card number, security code, and expiration date</h3> <p>To make purchases online with Apple Card where Apple Pay isn't accepted yet, use your virtual card number. You can find your virtual card number on a compatible iPhone, iPad, or Apple Watch with the latest version of iOS, iPadOS, or watchOS. You can also see the last four digits of your titanium card number and your Apple Pay card number.</p> <p><i>See, e.g., How to find the card numbers associated with your Apple Card, Apple (Mar. 4, 2024), https://support.apple.com/en-us/118544; Apple Pay security and privacy overview, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554.</i></p>



Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p data-bbox="489 199 1100 240">When you use Apple Pay in stores</p> <p data-bbox="1539 224 1598 256">[. . .]</p> <p data-bbox="489 256 1528 451">After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p> <p data-bbox="489 456 1400 496">When you use Apple Pay within apps or on the web</p> <p data-bbox="489 516 1528 605">When you use an app or a website that uses Apple Pay in iOS, watchOS, or macOS, the app or website can check if you have Apple Pay enabled on that device. You can manage this option in Settings > Safari on your iOS device, and in the Privacy tab in Safari preferences on your Mac.</p> <p data-bbox="489 630 1528 857">To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p data-bbox="489 862 1822 894"><i>See, e.g., Apple Pay security and privacy overview, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554.</i></p>

Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	 <p>See, e.g., Lance Whitney, <i>How to use your Apple Card without Apple Pay</i>, TechRepublic (Oct. 1, 2019), https://www.techrepublic.com/article/how-to-use-your-apple-card-without-apple-pay/.</p>



Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
<p>20[j]: wherein the processor is operable to dynamically generate at least a portion of a limited-use payment information for use by an authenticated card user, and to combine said limited-use payment information with at least said static device account number to create combined payment information;</p>	<p>The processor of the Apple Pay and/or Apple Wallet-enabled computing device is operable to dynamically generate at least a portion of a limited-use payment information for use by an authenticated card user, and to combine said limited-use payment information with at least said static device account number to create combined payment information.</p> <p>When you use Apple Pay in stores [. . .]</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p> <p>When you use Apple Pay within apps or on the web [. . .]</p> <p>To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p><i>See, e.g., Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554; <i>Apple Platform Security, Payment authorization with Apple Pay</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web.</p> <p>What is Advanced Fraud Protection?</p> <p>Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p>You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Jan. 10, 2024), https://support.apple.com/en-us/102427.</p>

Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	 <p style="text-align: center;">When you Pay using Apple Pay with your iPhone</p> <p>See, e.g., Prashant Ram, <i>How Apple Pay works under the hood?</i>, codeburst (Nov. 5, 2019), https://codeburst.io/how-does-apple-pay-actually-work-f52f7d9348b7.</p>
20[k]: wherein the computing device is operable to convey said combined payment information via an interface disposed of the computing device; and	<p>An Apple Pay and/or Apple Wallet-enabled computing device is operable to convey said combined payment information via an interface disposed of the computing device (e.g., Wi-Fi or NFC).</p> <h3>When you use Apple Pay in stores</h3> <p>When you use Apple Pay in stores that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. NFC is an industry-standard, contactless technology that's designed to work only across short distances. If your iPhone is on and detects an NFC field, it will present you with your default card. To send your payment information, you must authenticate using Face ID, Touch ID, or your passcode (except when you use Express Mode with a payment or transit card). With Face ID or with Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment.</p>

Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p>When you use Apple Pay within apps or on the web</p> <p>When you use an app or a website that uses Apple Pay in iOS, watchOS, or macOS, the app or website can check if you have Apple Pay enabled on that device. You can manage this option in Settings > Safari on your iOS device, and in the Privacy tab in Safari preferences on your Mac.</p> <p><i>See, e.g., Apple Pay security and privacy overview, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554.</i></p>
<p>20[1]: wherein the computing device is operable to receive information, from an issuer, in response to the conveyed combined payment information, indicating that a payment transaction is valid.</p>	<p>An Apple Pay and/or Apple Wallet-enabled device is operable to receive information, from an issuer, in response to the conveyed combined payment information, indicating that a payment transaction is valid.</p> <p>How to pay using Apple Pay in stores and other places</p> <p>With your iPhone or Apple Watch, you can use Apple Pay in stores, restaurants, gas stations, taxis, or wherever you see the appropriate contactless payment symbols.¹</p> <p>Pay with your iPhone</p> <ol style="list-style-type: none"> To use your default card: <ul style="list-style-type: none"> If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet. If your iPhone has Touch ID, double-click the Home button. To use a different card, tap your default card to see your other cards. Tap a new card and authenticate. Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display.  <p>Pay with your Apple Watch</p> <ol style="list-style-type: none"> Double-click the side button. Your default card opens automatically. Scroll down to choose another card. Hold the display of your Apple Watch near the contactless reader until you feel a gentle tap and hear a beep. 

Claim No.	Apple Pay and/or Apple Wallet-Enabled Computing Device with Apple Card
	<p data-bbox="495 204 1247 245">How to use Apple Pay online or in apps</p> <p data-bbox="495 269 1394 326">You can use Apple Pay to pay online or in apps when you see Apple Pay as a payment option.^{2,3}</p> <ol data-bbox="495 350 1444 992" style="list-style-type: none"><li data-bbox="495 350 1283 383">1. Tap the Apple Pay button or choose Apple Pay as your payment method.<li data-bbox="495 399 1423 456">2. To pay with a different card, tap Other Cards & Pay Later Options or Change Payment Method to change your default card.<li data-bbox="495 472 1444 537">3. If necessary, enter your billing, shipping, and contact information. Apple Pay stores that information, so you won't need to enter it again.<li data-bbox="495 553 1444 943">4. Confirm the payment.<ul data-bbox="527 594 1444 943" style="list-style-type: none"><li data-bbox="527 594 1444 659">◦ iPhone or iPad with Face ID: Double-click the side button, then use Face ID or your passcode.<li data-bbox="527 675 1220 708">◦ iPhone or iPad without Face ID: Use Touch ID or your passcode.<li data-bbox="527 724 1066 756">◦ Apple Vision Pro: Use Optic ID or your passcode.<li data-bbox="527 773 1003 805">◦ Apple Watch: Double-click the side button.<li data-bbox="527 821 1073 854">◦ Mac with Touch ID: Place your finger on Touch ID.<li data-bbox="527 870 1444 943">◦ Mac without Touch ID: Confirm the payment on your Bluetooth-connected iPhone or Apple Watch. Make sure that you're signed in to the same Apple Account on all devices.<li data-bbox="495 959 1394 992">5. When your payment is successful, you'll see Done and a checkmark on the screen. <p data-bbox="495 1000 1759 1024"><i>See, e.g., Make purchases using Apple Pay</i>, Apple (Sept. 24, 2024), https://support.apple.com/en-us/102626.</p>